

**MULTIMEDIA**



**UNIVERSITY**

**STUDENT ID NO**

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# MULTIMEDIA UNIVERSITY

## FINAL EXAMINATION

**TRIMESTER 1, 2017/2018**

**PGE 0015 – GENERAL ENGLISH**

(All Sections)

11 OCTOBER 2017  
9.00 a.m. – 11.00 a.m.  
(2 Hours)

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### INSTRUCTIONS TO STUDENT

1. This question paper consists of **SEVEN** printed pages with **3** sections.
2. Answer **ALL** questions.
3. Write **ALL** your answers in the Answer Booklet.

**SECTION A: READING AND VOCABULARY [25 MARKS]**

**Instructions:** Read the following passage and answer the questions that follow.

**50 years of ATMs: How a hole in the wall changed the world**

The next time you withdraw money from a hole in the wall, consider singing a rendition of happy birthday as on June 27, the Automated Teller Machine (or ATM) celebrated its half century. Fifty years ago, the first cash machine was put to work at the Enfield branch of Barclays Bank in London. Two days later, a Swedish device known as the Bankomat was in operation in Uppsala, and a couple of weeks after that, another one built by Chubb and Smith Industries was inaugurated in London by Westminster Bank.

These events fired the starting gun for today's self-service banking culture – long before the widespread acceptance of debit and credit cards. The success of the cash machine enabled people to make **impromptu** purchases, spend more money on weekend and evening leisure, and demand banking services when and where they wanted them. The infrastructure, systems and knowledge they spawned also enabled bankers to offer their customers point of sale terminals as well as telephone and internet banking.

There was **substantial** media attention when these "robot cashiers" were launched. Banks promised their customers that the cash machine would liberate them from the shackles of business hours and banking at a single branch. However, customers had to learn how to use and remember a PIN, perform a self-service transaction and trust a machine with their money.

People take these things for granted today, but when cash machines first appeared many had never before been in contact with advanced electronics. The system was far from perfect. Despite widespread demand, only bank customers considered to have "better credit" were offered the service. The early machines were also clunky, heavy and dangerous to move, insecure, unreliable, and seldom conveniently located.

Indeed, unlike today's machines, the first ATMs could do only one thing: **dispense** a fixed amount of cash when activated by a paper token or bespoke plastic card issued to customers at retail branches during business hours. Once used, tokens would be stored by the machine so that branch staff could retrieve them and debit the appropriate accounts. The plastic cards, meanwhile, would have to be sent back to the customer by post. Needless to say, it took banks and technology companies years to agree on common standards and finally deliver on their promise of 24/7 access to cash.

Estimates by RBR London concur with my research, suggesting that by 1970, there were still fewer than 1,500 of the machines around the world, concentrated in Europe, North America and Japan. However, there were 40,000 by 1980 and a million by 2000. A number of factors made this ATM explosion possible. First, sharing locations created more transaction volume at individual ATMs. This gave incentives for small and medium-sized financial institutions to invest in this technology. At one point, for instance, there were some 200 shared ATM networks in the US and 80 shared networks in Japan.

They also became more popular once banks digitised their records, allowing the machines to perform a host of other tasks, such as bank transfers, balance requests and bill payments. Over the last five decades, a huge number of people have made

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the shift away from the cash economy and into the banking system. Consequently, 45  
ATMs became a key way of avoiding congestion at branches.

ATM design began to **accommodate** people with visual and mobility 50  
disabilities, too. In recent decades, many countries have allowed non-bank  
companies, known as Independent ATM Deployers (IAD) to operate machines. The  
IAD were key to populating non-bank locations such as corner shops, petrol stations  
and casinos. Indeed, while a large bank in the UK might own 4,000 devices and one  
in the US as many as 12,000, Cardtronics, the largest IAD, manages a fleet of  
230,000 ATMs in 11 countries.

The ATM has remained a relevant and convenient self-service channel for the 55  
last half century – and its history is one of invention and re-invention, evolution  
rather than revolution. Self-service banking and ATMs continue to evolve. Instead of  
PIN authentication, some ATMs now use "tap and go" contactless payment  
technology using bank cards and mobile phones. Meanwhile, ATMs in Poland and  
Japan have used biometric recognition, which can identify a customer's iris,  
fingerprint or voice, for some time, while banks in other countries are considering 60  
them.

It is a good time to consider what the history of cash dispensers can teach us.  
The ATM was not the result of a eureka moment of a single middle-aged man in a  
bath or garage, but from active collaboration between various groups of bankers and  
engineers to solve the significant challenges of a changing world. It took two decades 65  
for the ATM to mature and gain widespread, worldwide acceptance, but today there  
are 3.5 million ATMs with another 500,000 expected by 2020.

Research I am currently undertaking suggests that ATMs may have reached  
saturation point in some Western countries. However, research by the ATM Industry  
Association suggests there is strong demand for them in China, India and the Middle 70  
East. In fact, while in the West people tend to use them for three self-service  
functions (cash withdrawal, balance enquiries, and purchasing mobile phone airtime).  
Chinese consumers regularly use them for as many as 100 different tasks.

Interestingly, people in most urban areas around the world tend to interact with  
the same five ATMs. However, they should not be taken for granted. In many 75  
countries in Africa, Asia and South America, they offer services to millions of people  
otherwise excluded from the banking sector. In most developed countries,  
meanwhile, the retail branch and the ATM are the only two channels over which  
financial institutions have 100 percent control. This is important when you need to  
verify the **authenticity** of your customer. 80

Banks do not control the make and model of their customers' smart phones,  
tablets or personal computers, which are vulnerable to hacking and fraud. While  
ATMs are targeted by thieves, mass cybernetic attacks on them have yet to  
materialise.

I am often asked whether the advent of a cashless, digital economy heralds the 85  
end of the ATM. My response is that while the world might do away with cash and  
call ATMs something else, the revolution of automated self-service banking that  
began 50 years ago is here to stay.

*Adapted from Batiz-Lazo.B. (2017, June 28). 50 years of ATMs: How a hole in the wall changed the  
world. Retrieved from: [https://www.sciencealert.com/the-atm-turns-50-how-a-hole-in-the-wall-changed-the-  
world?perpetual=yes&limitstart=1](https://www.sciencealert.com/the-atm-turns-50-how-a-hole-in-the-wall-changed-the-world?perpetual=yes&limitstart=1)*

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**Question 1: Contextual Clues (5 marks)**

**Instructions:** Based on the passage, provide a word or phrase that best defines each of the following words.

- a) impromptu (line 10)
- b) substantial (line 15)
- c) dispense (line 27)
- d) accommodate (line 47)
- e) authenticity (line 80)

**Question 2: True-False Statement (5 marks)**

**Instructions:** For each statement, write **TRUE** if the statement is true and **FALSE** if the statement is false.

- a) The use of debit and credit cards was made popular concurrently when the first Automated Teller Machine (ATM) was put to work fifty years ago.
- b) The success of cash machine enabled bankers to only offer their customers point of sale terminals and internet banking.
- c) When ATMs were first launched, bank customers could withdraw a fixed amount of cash using a paper token issued to them at retail branches during business hours.
- d) The locations of ATMs in corner shops, petrol stations and casinos were made popular by Independent ATM Deployers (IAD).
- e) ATMs are usually targeted by thieves and are vulnerable to mass cybernetic attacks like hacking and fraud.

**Question 3: Comprehension (15 marks)**

**Instructions:** Answer the following questions in complete sentences.

- a) State the events which initiated the self-service banking culture (3 marks) today.
- b) What were the downfalls of the cash machine system when it was (2 marks) first launched?
- c) Identify the factors that made Automated Teller Machine popular by (3 marks) the year 2000.
- d) Why is the history of ATM considered as an evolution rather than (2 marks) revolution?

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- e) How are some ATMs in Poland and Japan more advanced than other banks in other countries? (1 mark)
- f) Using your own words, what was the general lesson learnt behind the widespread acceptance of ATMs? (2 marks)
- g) Compare the differences of ATM culture between Western and Eastern countries. (2 marks)

## SECTION B: GRAMMAR [15 MARKS]

### Question 1: Sentence errors (5 marks)

**Instructions:** This extract contains five errors in fragment, run-on, faulty parallelism and faulty modifier. Identify and correct the errors as illustrated in the example.

<u>No.</u>	<u>Line</u>	<u>Error</u>	<u>Correction</u>
0	4	...guilt-free option. Since they devour ...	...guilt-free option since they devour ...

### Why one couple abandoned diapers

Jeffrey Bender and his wife, Rosemary Sher, already felt ashamed about sending two children's worth of disposable diapers to landfills. 1

They did not want to do it with their third.

However, cloth diapers were not a guilt-free option. Since they devour their own share of energy and water. 5

Therefore, they decided to abandon diapers altogether.

"We, which may not be good for the environment, feel that so much of what we do is because everyone else is doing it, whether it is using disposable plates and cups, driving gas-guzzling vehicles or buying produce from halfway around the world," Sher said. "Disposable diapers are just one example where we felt we had a choice to do better." 10

Americans contribute about 20 billion disposable diapers to landfills annually, by one estimate, these can take up to 500 years to degrade. They release greenhouse gases in the process, like methane, which contribute to climate change. 15

While the couple's diaper-free approach may seem new or radical, the method is actually generations old and likely still being used in countries where resources are limited.

The practice, called "elimination communication," or EC, relies on understanding of an infant's natural cycles. 20

Most babies go at predictable times, such as upon waking, finished eating and before sleeping. Parents can use audible cue, a whistle. For example, to prompt their baby to pee or poop when held over a toilet. A 2012 study conducted by Swedish researchers described its efficacy among Vietnamese babies. 25

"A lot of it is intuition, the same as with knowing when the baby might be

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hungry, in pain, tired, wanted to be held or burped,” Sher said. “A more concrete example, in our experience, would be when we have her in a baby carrier and she goes from being content and snuggly to wiggling and shifting. Then we would know she needed to have a potty break.” 30

In addition to being environmentally friendly, EC helps children more easily learn to walk—“having a large padded diaper between your legs would make walking difficult for anyone,” Bender said—and improves infant health.

Going without diapers suffer fewer infections, such as staphylococcus aureus, which thrives in warm, moist environments. Ditching diapers also saves money as disposables and cloth diaper laundering services can be expensive. 35

Bender, a pediatric infectious diseases specialist at Children’s Hospital in Los Angeles, and Sher, a pathologist and medical microbiologist at the Keck School of Medicine at the University of Southern California, wrote about their experiences in a recent article published in the journal *Pediatrics*. 40

*Adapted from* Cimon, M. (2017, July 3). Why one couple abandoned diapers and raised their new baby without them. Retrieved <http://www.businessinsider.com/this-couple-is-raising-their-baby-without-diapers-2017-7/?IR=T>

## Question 2: Verb Tenses (10 marks)

**Instructions:** Fill in the blanks with appropriate usage of tenses for the words in the brackets.

**Example:** A CEO who writes 7,400 employee birthday cards a year (0) explains (explain) the value of gratitude.

A CEO who writes 7,400 employee birthday cards a year (0) \_\_\_\_\_ (explain) the value of gratitude. If you happen to sit next to Sheldon Yellen on your next flight, chances are he (1) \_\_\_\_\_ (write) birthday cards. Lots and lots of them.

Yellen is the CEO of Belfor Holdings, Inc., a billion-dollar disaster relief and property restoration company. Since 1985, long before Yellen was chief executive, he (2) \_\_\_\_\_ (write) a birthday card to every employee of the company every single year.

Today, as CEO, he says he handwrites 7,400 cards annually – one for every employee.

“There is an inside joke with acquisitions that I ask prior to closing: ‘How many more people?’” he told Business Insider – meaning, *how many more birthday cards do I have to write?* – “since I (3) \_\_\_\_\_ (calculate) constantly that in my mind rather than ‘What is the EBITDA (earnings before interest, tax, depreciation, and amortization)?’”

Yellen (4) \_\_\_\_\_ (start) the practice 32 years ago. He says he started doing it after he was hired by his brother-in-law, since many of the current employees felt he was being given special treatment. If nothing else, the birthday cards would encourage people to stop by his desk to say thank you, he thought.

“And it worked,” he said. “It got people talking, we started to communicate more, and I like to think it helped me earn respect within the company.”

Fast forward to today, and Yellen (5) \_\_\_\_\_ (bring) stacks of birthday cards with him on every plane trip he takes. However, the practice is not just for the

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thank you. Yellen has found taking the time to write out a card for each and every person (6) \_\_\_\_\_ (create) a culture of compassion through the whole company.

"It is also something that does not have to cost a thing," he said. "When I learn of random acts of kindness being performed in the field, I take it upon myself to again, reach out in writing, and send a thank you card so that person can know they are appreciated and that their efforts do not go unnoticed."

Often, Yellen said he will try to include in the card a personal touch. He will refer to a memory he and the employee shared, or a conversation they had. He cannot craft the most heartfelt message for everyone, he said, but he (7) \_\_\_\_\_ (do) it for so long that people have come to expect a card regardless of their rapport with Yellen.

"It has woven into our company culture," he said.

Over time, the gesture has made for a more compassionate, gracious workplace, Yellen said. People (8) \_\_\_\_\_ (feel) appreciated and reciprocate those good feelings outward. Some managers have even taken up the habit themselves to write cards for their team members, clients, and loved ones.

Other CEOs may consider the gesture frivolous or a waste of time, but Yellen is quick to disagree. He said his experience has taught him that the value keeps coming back in spades.

"When leaders forget about the human element, they (9) \_\_\_\_\_ (hold) back their companies and limiting the success of others," he said. "Focusing only on profit and forgetting that a company's most important asset is its people (10) \_\_\_\_\_ (stifle) a company's growth."

*Adapted from Weller, C. (2017, June 19). A CEO who writes 7,400 employee birthday cards a year explains the value of gratitude. Retrieved from <http://www.businessinsider.my/ceo-writes-7400-employee-birthday-cards-each-year-2017-6/>*

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## SECTION C: WRITING [20 MARKS]

**Instructions:** Study the charts below. Write a report on students' choice of college. Relate this information to the students' degree of satisfaction with the colleges. You should write between 150 to 200 words.

Figure 1: Number of Students by Colleges (2011 - 2015)

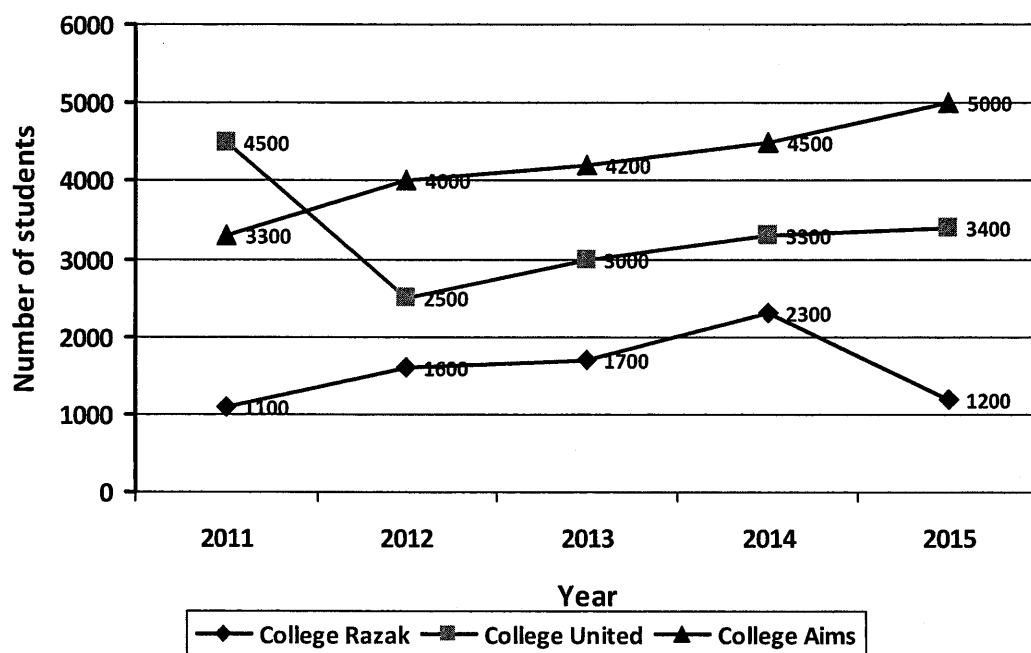
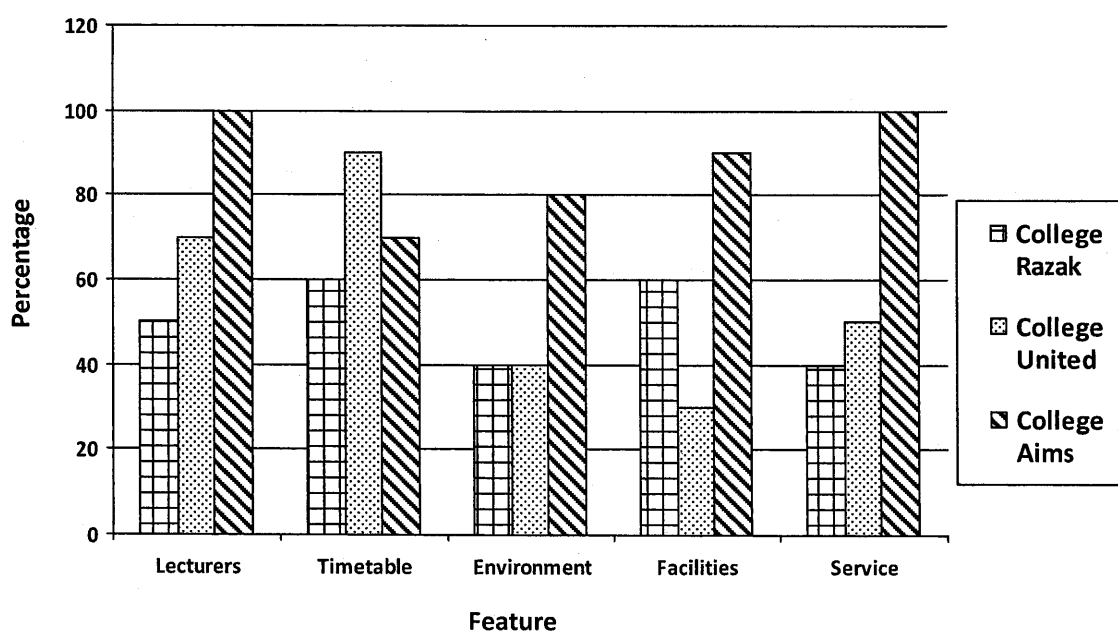


Figure 2: Students' Rating of Satisfaction for 2015



End of paper



